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PATENT APPLICATION
Serial No. 09/800,535

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Gavin A. GROUNDS ✓
Serial No.: 09/800,535 ✓
Filed: March 6, 2001
Group No.: 3625
Examiner: Yogesh C. GARG
Title: METHOD AND APPARATUS FOR ✓
PROCESSING FINANCIAL TRANSACTIONS

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

OFFICIAL
FAX RECEIVED
AUG 13 2003
GROUP 3600

Sir:

RESPONSE UNDER 37 C.F.R. § 1.116

This Response is accompanied by a facsimile cover sheet, which serves as a transmittal, and which contains an executed certificate of facsimile transmission.

This response is a reply to the Office Action mailed on July 11, 2003. (Please see following pages).